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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/449,426	11/24/1999	JAMES MEEK	D-1119R	6272

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RALPH E. JOCKE
231 SOUTH BROADWAY
MEDINA, OH 44256

EXAMINER

BARTUSKA, FRANCIS JOHN

ART UNIT

PAPER NUMBER

3627

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Please find below and/or attached an Office communication concerning this application or proceeding.

DETAILED ACTION

Claim Rejections - 35 USC § 102

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

2. Claims 47, 51 and 55 are rejected under 35 U.S.C. 102(b) as being clearly anticipated by Murphy. Murphy shows an interactive advertising system for on-line terminals including receiving a credit card at 14 or 80, receiving transaction requests, see col. 6, lines 53-59 and col. 7, lines 46-50, sending transaction information to a first computer 10 or 30, sending transaction information to a second computer 22 or 36, selecting a presentation to be made to a user, see col. 3, lines 59-68 and col. 4, lines 64-68, sending a transaction response from the second computer and carrying out a financial transaction, see col. 6, lines 57-59 and presenting a coupon, see col. 2, lines 59-68 and col. 7, lines 46-50. In col. 1, line 43 to col. 2, line 8 Murphy discloses

accessing the commercial computer during the waiting times at the ATM terminal.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

5. Claims 1-29, 31-34, 36-46, 48, 49, 52, 53 and 54 are rejected under 35 U.S.C. 103(a) as being unpatentable over Murphy in view of EPO publication 0843291, both of record. Murphy shows an interactive advertising system for on-line terminals including receiving a credit card at 14 or 80, receiving transaction requests, see col. 6, lines 53-59 and col. 7, lines 46-50, sending transaction information to a first computer 10 or 30, sending transaction information to a second computer 22 or 36, selecting a presentation to be made to a user, see col. 3, lines 59-68 and col. 4, lines 64-68, sending a transaction response from the second computer and carrying out a financial transaction, see col. 6, lines 57-59 and presenting a coupon, see col. 2, lines 59-68 and col. 7, lines 46-50. Murphy does not disclose selecting presentations in response to user data. EPO publication 0843291 discloses an ATM that selects presentations in response to customer information, see col. 2, lines 32-50, in order to provide an appropriate display. It would have been obvious to one of ordinary skill in the art in view of the showing and teaching of the EPO publication 0843291 to modify the system of

Murphy to select presentations in response to customer information in order to provide an appropriate display.

6. Claim 50 is rejected under 35 U.S.C. 103(a) as being unpatentable over Murphy in view of EPO publication 0843291, both of record.

Murphy shows an interactive advertising system for on-line terminals including receiving a credit card at 14 or 80, receiving transaction requests, see col. 6, lines 53-59 and col. 7, lines 46-50, sending transaction information to a first computer 10 or 30, sending transaction information to a second computer 22 or 36, selecting a presentation to be made to a user, see col. 3, lines 59-68 and col. 4, lines 64-68, sending a transaction response from the second computer and carrying out a financial transaction; see col. 6, lines 57-59 and presenting a coupon, see col. 2, lines 59-68 and col. 7, lines 46-50.

Murphy does not disclose selecting as the next presentation one that has not been previously viewed. EPO publication 0843291 discloses an ATM that prevents a re-run of a previous sales presentation to the same user, see col. 3, lines 51-54. It would have been obvious to one of ordinary skill in the art in view of the showing and teaching of the EPO

publication 0843291 to modify the system of Murphy to prevent re-running the same presentation to the same user in order to provide a greater chance of making a sale.

7. Claims 30 and 35 are rejected under 35 U.S.C. 103(a) as being unpatentable over Murphy in view of EPO publication 0843291 as applied to claim 1 above in further view of Symonds et al. Murphy, as modified by EPO publication 0843291, shows all the features of the applicants' claims except the particular message format. Symonds et al teach in col. 11, lines 6-17 that the message format ISO 8583 is common in automated transaction machines. It would have been obvious to one of ordinary skill in the art in view of the showing and teaching of Symonds et al to use ISO 8583 message format in the automated transaction machines of Murphy.

Response to Arguments

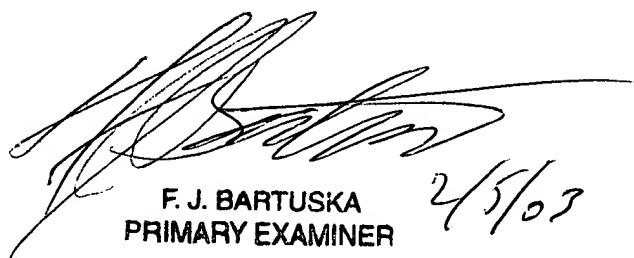
8. The applicants' remarks have been considered but have not been found persuasive in view of the art as now applied.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to F. J. BARTUSKA whose telephone number is 703-308-1111. The examiner can normally be reached on MONDAY-FRIDAY (ALTERNATE FRIDAYS OFF).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, ROBERT P. OLSZEWSKI or the currently acting supervisor who can be reached on 703-308-1113. The fax phone numbers for the organization where this application or proceeding is assigned are 703-305-7687 for regular communications and 703-305-7687 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-308-1113.



F. J. BARTUSKA
PRIMARY EXAMINER
2/5/03